

Fill in this information to identify the case:

Debtor 1 SCOTT D CYPHERT

Debtor 2 JENNIFER A CYPHERT
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 16-21313CMB

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: PNC BANK NA Court claim no. (if known): 13

Last 4 digits of any number you use to identify the debtor's account 0 8 2 6

Property Address: 239 F WHITESTOWN VILLAGE
BUTLER PA 16001

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>4,311.57</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>4,311.57</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>4,311.57</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$584.53

The next postpetition payment is due on

6 / 1 / 2021
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 SCOTT D CYPHERT
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

x/s/ Ronda J. Winnecour
Signature

Date 06/03/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **SCOTT D CYPHERT**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
01/25/2018	1068476	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	371.63
02/23/2018	1071660	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	185.46
03/28/2018	1074846	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	378.06
04/24/2018	1078093	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	186.26
05/25/2018	1081369	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	379.06
06/22/2018	1084488	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	578.40
08/28/2018	1090953	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	214.18
09/25/2018	1094087	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	190.36
10/29/2018	1097333	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	379.12
12/21/2018	1103554	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	180.85
01/25/2019	1106796	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	958.95
04/26/2019	1116641	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	309.24
				<u>4,311.57</u>

MORTGAGE REGULAR PAYMENT (Part 3)

10/26/2016	1018269	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,765.47
11/21/2016	1021561	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	509.42
12/21/2016	1024887	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	524.30
01/27/2017	1028376	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	793.30
02/24/2017	1031773	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	398.77
03/28/2017	1035216	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	673.15
04/21/2017	1038484	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	537.79
05/25/2017	1041768	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	740.28
06/27/2017	1045151	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	641.60
07/25/2017	1048448	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	680.59
08/25/2017	1051809	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	895.61
09/26/2017	1055132	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	743.68
10/25/2017	1058490	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	754.28
11/21/2017	1061739	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	764.08
12/21/2017	1065046	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	768.88
01/25/2018	1068469	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	591.31
02/23/2018	1071652	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	584.94
03/28/2018	1074838	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	584.94
04/24/2018	1078086	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	584.94
05/25/2018	1081362	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	584.94
07/26/2018	1087726	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	964.00
08/28/2018	1090946	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	749.82
09/25/2018	1094078	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.84
10/29/2018	1097325	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.84
11/27/2018	1100444	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	575.37
12/21/2018	1103546	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	586.31
02/25/2019	1110028	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	767.16
03/25/2019	1113313	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	958.95
04/26/2019	1116631	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	596.71
05/24/2019	1120020	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.75
06/25/2019	1123438	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.75
07/29/2019	1126875	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.75
08/27/2019	1130359	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.75
09/24/2019	1133622	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.75
10/24/2019	1136998	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.75
11/25/2019	1140455	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.75
01/28/2020	1147309	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,159.40
02/25/2020	1150834	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05
03/23/2020	1154317	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05
04/27/2020	1157763	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05
05/26/2020	1161098	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05
06/26/2020	1164260	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05
07/29/2020	1167353	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05
08/25/2020	1170431	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05
09/28/2020	1173533	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05
10/26/2020	1176620	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05
11/24/2020	1179689	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05
12/21/2020	1182628	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05

Debtor 1 **SCOTT D CYPHERT**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
01/25/2021	1185619	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05
02/22/2021	1188741	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.05
03/26/2021	1192050	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	602.45
04/26/2021	1195285	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	467.05
				<u>35,317.07</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

SCOTT D CYPHERT
JENNIFER A CYPHERT
239 F WHITESTOWN VILLAGE
BUTLER, PA 16001

DANIEL P FOSTER ESQ**
FOSTER LAW OFFICES
1210 PARK AVE
MEADVILLE, PA 16335

PNC BANK NA
C/O PNC MORTGAGE
ATTN BANKRUPTCY DEPT
3232 NEWMARK DR
MIAMISBURG, OH 45342

ANDREW F GORNALL ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

BRIAN C NICHOLAS ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

6/3/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee